



Order Filed on October 15, 2018
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1(b)	
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave., Suite 406 Westmont, NJ 08018 (215) 627-1322 dcarlton@kmlawgroup.com Attorneys for Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2006-FFA	
In Re:	Case No.: 18-20131 VFP
Rodney Creech,	Adv. No.:
Debtor.	Hearing Date: 7/19/18 @ 10:00 A.M.
	Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: October 15, 2018



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Rodney Creech

Case No.: 18-20131 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2006-FFA, the holder of a second mortgage on property known as 2 Riverview Dr W, Montclair, NJ, 07043, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for the Secured Creditor and David G. Beslow, attorney for Debtor, and for good cause having been shown, it is hereby **ORDERED, ADJUDGED and DECREED:**

- Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2006-FFA's claim shall be allowed as a non-priority general unsecured claim and shall be paid as such in accordance with the Debtor's Chapter 13 Plan.
- The avoidance of Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2006-FFA's second lien is contingent upon the Debtor's completion of the Chapter 13 plan and the Debtor's receipt of a Chapter 13 discharge.
- Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2006-FFA shall retain its lien for the full amount due under the subject loan in the event of either the dismissal of the Debtor's Chapter 13 case or the conversion of the Debtor's Chapter 13 case to any other Chapter under the United States Bankruptcy Code.
- Each party shall bear their own attorney's fees and costs incurred in the present case number.
- In the event that the property is destroyed or damaged, pursuant to the mortgage, Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2006-FFA is entitled to its full rights as a loss payee with respect to the insurance proceeds and has a security interest in such proceeds up to the entire balance due on the mortgage.
- In the event that any entity, including the holder of the first lien on the Subject Property forecloses on its security interest and extinguishes Creditor's lien prior to the Debtor's completion of the Chapter 13 plan, Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2006-FFA's lien shall attach to the surplus proceeds of the foreclosure sale for the full amount of the subject loan balance at the time of the sale.

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DEBTOR'S CHAPTER 13 PLAN**

- Wells Fargo Bank, N.A., as Trustee for First Franklin Mortgage Loan Trust 2006-FFA shall retain its lien for the full amount due under the subject loan should the subject property be sold, or should a refinance take place prior to the Chapter 13 plan completion and entry of a Discharge.